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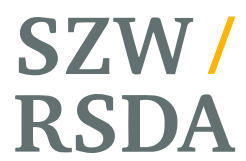
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Beiträge / Leitartikel

Mystery Shopping als Teil der Compliance

Am Beispiel des Bilanz Private Banking Rating

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In this paper we argue that mystery shopping shall be part of the compliance in the financial services industry. Laws like FIDLEG try to regulate the conduct of financial service providers, which is checked by written documentation. However, there are substantial doubts that those documents do not correctly reflect the interaction between advisor and customer. Based on the example of the Bilanz Private Banking Rating that we conducted in Switzerland for more than ten years, we show the benefits of mystery shopping. Mystery shopping reveals the true conduct of advisors and can be used to set positive incentives by giving awards complementing the negative punishments for breaking laws. In particular, the Bilanz Private Banking Rating has shown that since the financial crisis the quality of

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